

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:	Case No.:	<u>17-23172</u>
Pamela R. Bey	Chapter:	<u>7</u>
	Judge:	<u>SLM</u>

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**NOTICE OF PROPOSED ABANDONMENT**

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Eric R. Perkins, Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: U.S. Bankruptcy Court 50 Walnut Street Newark, New Jersey 07102
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If an objection is filed, a hearing will be held before the Honorable Stacey L. Meisel on November 7, 2017 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 3A. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: 3 Crestwood Circle Budd Lake, NJ 07828
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Fair Market Value: \$240,000

Liens on property:	Subject to a first mortgage held by M&T Bank on on which there is due approximately \$277,000 and subject to second mortgage held by Quicken Loans on which there is due approximately \$108,530.
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Amount of equity claimed as exempt: None
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Objections must be served on, and requests for additional information directed to:

Name:	<u>Eric R. Perkins, Trustee</u>
Address:	<u>40 West Ridgewood Avenue, Ridgewood, New Jersey 07601</u>
Telephone No.:	<u>(201) 493-3734</u>

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Pamela R Bey  
 Debtor

Case No. 17-23172-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf905

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Oct 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2017.

db	+Pamela R Bey, 3 Crestwood Circle, Budd Lake, NJ 07828-2535
cr	+Charles Schwab Bank c/o Quicken Loans Inc, Stern & Eisenberg PC, 1040 N. Kings Highway Ste 407, Cherry Hill, NJ 08034-1925
cr	+RAYMOND JAMES BANK, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516936613	#+Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
516910425	Cap 1/Bstby, Capital One, PO Box 30258, Salt Lake City, UT 84130-0258
516910426	Capital One, Attn: Gen Corresp/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
516910427	Capital One Auto Finance, Attn: Gen Corresp/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
516936614	Charles Schwab Bank, N.A., 519 Neil Road, Reno, NV 89502
516936615	+Chase Card, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
516936616	+Chase Mortgage, 3415 Vision Drive, Columbus, OH 43219-6009
516910428	ERC, PO Box 57610, Jacksonville, FL 32241-7610
516910431	GM Financial, PO Box 183853, Arlington, TX 76096-3853
516910432	+Hayt, Hayt & Landue, LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279
516910433	Inspira Health Network, 333 Irving Ave, Bridgeton, NJ 08302-2123
516910436	NBCC, PO Box 16, Irvington, NY 10533-0016
516936620	+Nationstar Mortgage, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
516936621	Navient Solutions, Inc, Dept. of Edu Loan Services, PO Box 9635, Wilkes-Barre, PA 18773-9635
516936622	+Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577
516910437	ROI, PO Box 549, Timonium, MD 21094-0549
516936623	+Raymond James Bank, 710 Carillon Parkway, Saint Petersburg, FL 33716-1101
516910440	Verizon, Bankruptcy Admin, 500 Technology Dr Ste 500, Weldon Spring, MO 63304-2225
516936624	+William F. Bey, 1555 Von Storch Avenue, Scranton, PA 18509-2264

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 06 2017 22:55:39 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 06 2017 22:55:35 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+E-mail/PDF: gecsed@recoverycorp.com Oct 06 2017 22:54:08 Synchrony Bank c/o PRA Receivables Management, LLC, Valerie Smith, PO BOX 41021, Norfolk, VA 23541-1021
516936617	+E-mail/Text: mrdiscen@discover.com Oct 06 2017 22:54:56 Discover Financial, PO Box 3025, New Albany, OH 43054-3025
516936618	+E-mail/Text: bankruptcy.bnc@ditech.com Oct 06 2017 22:55:20 Ditech Financial, LLC, Attn: Bankruptcy, PO Box 6172, Rapid City, SD 57709-6172
516910429	E-mail/Text: bknotice@ercollections.com Oct 06 2017 22:55:41 ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
516910430	E-mail/Text: bankruptcy@affglo.com Oct 06 2017 22:55:40 Global Credit & Collect, 5440 N Cumberland Ave Ste 300, Chicago, IL 60656-1486
516936619	E-mail/Text: camanagement@mtb.com Oct 06 2017 22:55:23 M & T Bank, PO Box 844, Buffalo, NY 14240
516910434	E-mail/Text: Bankruptcies@nragroup.com Oct 06 2017 22:56:47 National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
516910435	E-mail/PDF: pa_dc_claims@navient.com Oct 06 2017 23:00:11 Navient, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
516910438	E-mail/PDF: gecsed@recoverycorp.com Oct 06 2017 22:53:48 Synch/Synch Bank Luxury, PO Box 965060, Orlando, FL 32896-5060
516910439	E-mail/PDF: gecsed@recoverycorp.com Oct 06 2017 22:53:57 Synch/Vaughan Bassett, PO Box 965060, Orlando, FL 32896-5060
516910326	+E-mail/PDF: gecsed@recoverycorp.com Oct 06 2017 22:54:08 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-2

User: admin  
Form ID: pdf905

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Total Noticed: 35

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 08, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2017 at the address(es) listed below:

Amit Deshmukh on behalf of Debtor Pamela R Bey amitdeshmukh@desh-law.com  
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,nj42@ecfcbis.com,  
gdelmonaco@mdmc-law.com  
Eric R. Perkins on behalf of Trustee Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,  
nj42@ecfcbis.com,gdelmonaco@mdmc-law.com  
Nicholas V. Rogers on behalf of Creditor RAYMOND JAMES BANK nj.bkecf@fedphe.com  
Steven P. Kelly on behalf of Creditor Charles Schwab Bank c/o Quicken Loans Inc  
skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7